



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#22  
10-28-03  
3624  
\$CC

Appn. No.: 09/349,517  
Applicant: McDonald, Russell  
Filing Date: Jul 8, 1999  
Title: MORTGAGE LOAN AND FINANCIAL SERVICES DATA PROCESSING  
SYSTEM  
  
TC/A.U.: 3624  
Examiner: Ella Colbert  
  
Docket No.: R250-001

Mailed: September 5, 2003  
at Newark, CA

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
PO Box 1450  
Arlington, VA 22313-1450

**RECEIVED**  
SEP 12 2003  
**GROUP 3600**

Dear Sir:

This Information Disclosure Statement is submitted:

\_\_\_ under 37 CFR 1.97(b),  
(Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

or

\_\_\_ under 37 CFR 1.97(c) together with either a:  
\_\_\_ Certification under 37 CFR 1.97(e), or  
\_\_\_ a \$180.00 fee under 37 CFR 1.17(p)  
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

or

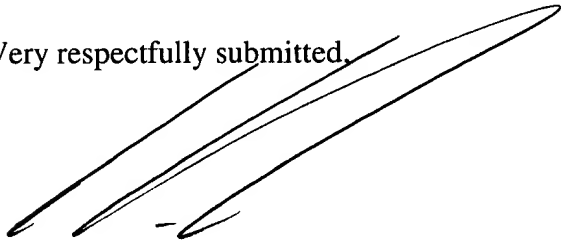
X under 37 CFR 1.97(d) together with a:  
\_\_\_ Certification under 37 CFR 1.97(e), and  
X a \$180.00 fee under 37 CFR 1.17(p)  
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

X Applicant submits herewith Form PTO/SB/08B-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant is aware, which applicant believes may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Very respectfully submitted,



GREGORY SCOTT SMITH  
Gregory Smith & Associates  
3900 Newpark Mall Rd  
Third Floor, Suite 317  
Newark, CA 94560

Reg. No. 38309  
Phone (510) 742-7417  
Fax (510) 742-7419

**CERTIFICATE OF MAILING**

I hereby certify that this paper and the documents referred to as attached hereto, addressed to the Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450, will be deposited with the U.S. Postal Service as first class mail with sufficient postage at Newark on September 5, 2003.

Signature   
Evanjin Dasalla

Date: September 5, 2003